

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: GINA M ESPOSITO

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Case No.: 09-41418

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2009.
- 2) This case was confirmed on 01/20/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/27/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/21/2010, 12/01/2010.
- 5) The case was converted on 01/13/2011.
- 6) Number of months from filing to the last payment: 9
- 7) Number of months case was pending: 16
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 52,663.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 3,219.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 3,219.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,997.07
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 221.93
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 3,219.00

Attorney fees paid and disclosed by debtor \$ 100.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITIMORTGAGE INC	SECURED	189,011.00	.00	.00	.00	.00
CITIMORTGAGE INC	SECURED	10,088.00	.00	10,088.00	.00	.00
US BANK NA	SECURED	14,283.00	13,683.69	.00	.00	.00
US BANK NA	UNSECURED	14,283.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	11,800.00	11,462.71	11,462.71	.00	.00
PRA RECEIVABLES MANA	UNSECURED	3,500.00	3,653.98	3,653.93	.00	.00
PRA RECEIVABLES MANA	UNSECURED	10,300.00	11,132.04	11,132.04	.00	.00
PRA RECEIVABLES MANA	UNSECURED	4,300.00	4,917.21	4,917.21	.00	.00
CITIBANK VISA	OTHER	.00	NA	NA	.00	.00
CITIBANK	OTHER	.00	NA	NA	.00	.00
EQUIFAX	OTHER	.00	NA	NA	.00	.00
EXPERIAN	OTHER	.00	NA	NA	.00	.00
FIA CARD/BANK OF AME	UNSECURED	9,900.00	NA	NA	.00	.00
FIA CARD SERVICES	OTHER	.00	NA	NA	.00	.00
FIA CARD SVC	OTHER	.00	NA	NA	.00	.00
HSBC BANK NEVADA	UNSECURED	400.00	407.50	407.50	.00	.00
HSBC BANK NEVADA	UNSECURED	600.00	690.50	690.50	.00	.00
CHASE BANK USA	UNSECURED	1,400.00	1,201.18	1,201.18	.00	.00
MACYS/FDSB	UNSECURED	500.00	NA	NA	.00	.00
GE MONEY BANK	UNSECURED	150.00	107.57	107.57	.00	.00
TARGET NATIONAL BANK	UNSECURED	10,300.00	8,305.06	8,305.06	.00	.00
TARGET	OTHER	.00	NA	NA	.00	.00
TARGET	OTHER	.00	NA	NA	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
TRANS UNION	OTHER	.00	NA	NA	.00	.00
WFNNB/ VICTORIA'S SE	UNSECURED	100.00	NA	NA	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	10,088.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	10,088.00	.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	41,877.70	.00	.00

Disbursements:

Expenses of Administration	\$ 3,219.00	
Disbursements to Creditors	\$.00	
TOTAL DISBURSEMENTS:		\$ 3,219.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/15/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.